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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/628,034	07/24/2003	Melanie Dunn	60655.0900	3352
20322	7590	04/18/2006	EXAMINER	
SNELL & WILMER ONE ARIZONA CENTER 400 EAST VAN BUREN PHOENIX, AZ 850040001			HAMILTON, LALITA M	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 04/18/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>		<b>Applicant(s)</b>	
	10/628,034		DUNN ET AL.	
	<b>Examiner</b>		<b>Art Unit</b>	
	Lalita M. Hamilton		3624	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 09 February 2006.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                        | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)    | Paper No(s)/Mail Date. _____  |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                                    |

## **DETAILED ACTION**

### **Request for Continued Examination (RCE)**

On February 9, 2006, the Applicant filed an RCE. The RCE has been entered and a detailed action follows below.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-23 are rejected under 35 U.S.C. 102(e) as being anticipated by Praisner (US 2002/0174030).

Praisner discloses a method and corresponding system for payment cards and related management systems comprising facilitating the administration of a subsidiary account within a database contained within a host computer, receiving at said host computer a request to establish a subsidiary account, said request identifying a parent account, said parent account being a financial account, said parent account having a parent spending power, establishing at said host computer a said subsidiary account, said subsidiary account having a subsidiary spending capacity linked to said parent spending power, wherein said subsidiary account is configured to consume a portion of said spending capacity to facilitate payment for a transaction, reducing at said host

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computer said parent spending power by an amount less than said subsidiary spending capacity, and establishing at said host computer at least one spending limit configured to affect said spending capacity (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170—pre-approved limit based on authorized limit and additional limit based on company approval); the subsidiary spending power is configured to consume a portion of the parent spending power (p.20, 129); reducing parent spending power only by an amount less than the subsidiary spending power when said subsidiary account is linked to said spending power (p.13, 80 and p.15, 89—can set card parameters for credit limits and how to pay); establishing said spending limit is based upon a maximum transaction amount allowed per transaction (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); establishing said spending limit is based upon a maximum transaction amount allowed per day (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); establishing said spending is based upon a minimum transaction amount allowed at a particular industry type (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); receiving said

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request receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); monitoring spending activity facilitated by at least one of a said parent card account and said subsidiary account and modifying at least one of said parent spending power and said subsidiary spending capacity based at least in part on said spending activity (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170); and an account administrator module in communication with a transaction administrator module, a settler module and a statement generator module, wherein the said account administrator module is configured to receive a request for at least one subsidiary account linked to a parent account, a parent account facilitating the establishment of at least one subsidiary account including a subsidiary spending capacity, establish at least one spending limit in said parent account, and affect said spending limit by an amount less than said subsidiary spending capacity, wherein the said transaction administrator module configured to facilitate transactions, decreasing said subsidiary spending capacity, wherein the said settler module is configured to facilitate providing a settling payment to a merchant, and wherein the said statement generator module configured to facilitate generating a parent account statement (p.20, 128 to p.21, 131 and p.24, 150 to p.26, 170).

***Provisional Application Listed on PTO-892 form***

If a copy of a provisional application listed on the bottom portion of the accompanying Notice of References Cited (PTO-892) form is not included with this

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Office action and the PTO-892 has been annotated to indicate that the copy was not readily available, it is because the copy could not be readily obtained when the Office action was mailed. Should applicant desire a copy of such a provisional application, applicant should promptly request the copy from the Office of Public Records (OPR) in accordance with 37 CFR 1.14(a)(1)(iv), paying the required fee under 37 CFR 1.19(b)(1). If a copy is ordered from OPR, the shortened statutory period for reply to this Office action will not be reset under MPEP § 710.06 unless applicant can demonstrate a substantial delay by the Office in fulfilling the order for the copy of the provisional application. Where the applicant has been notified on the PTO-892 that a copy of the provisional application is not readily available, the provision of MPEP § 707.05(a) that a copy of the cited reference will be automatically furnished without charge does not apply.

### ***Response to Arguments***

Applicant's arguments with respect to claims 1-23 have been considered but are moot in view of the new ground(s) of rejection.

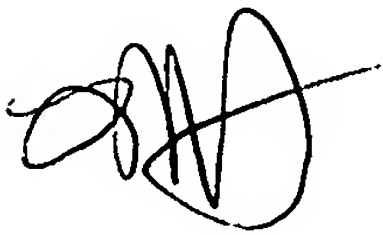
### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

A handwritten signature in black ink, consisting of a stylized 'L' and 'M' followed by a horizontal stroke.

LMH